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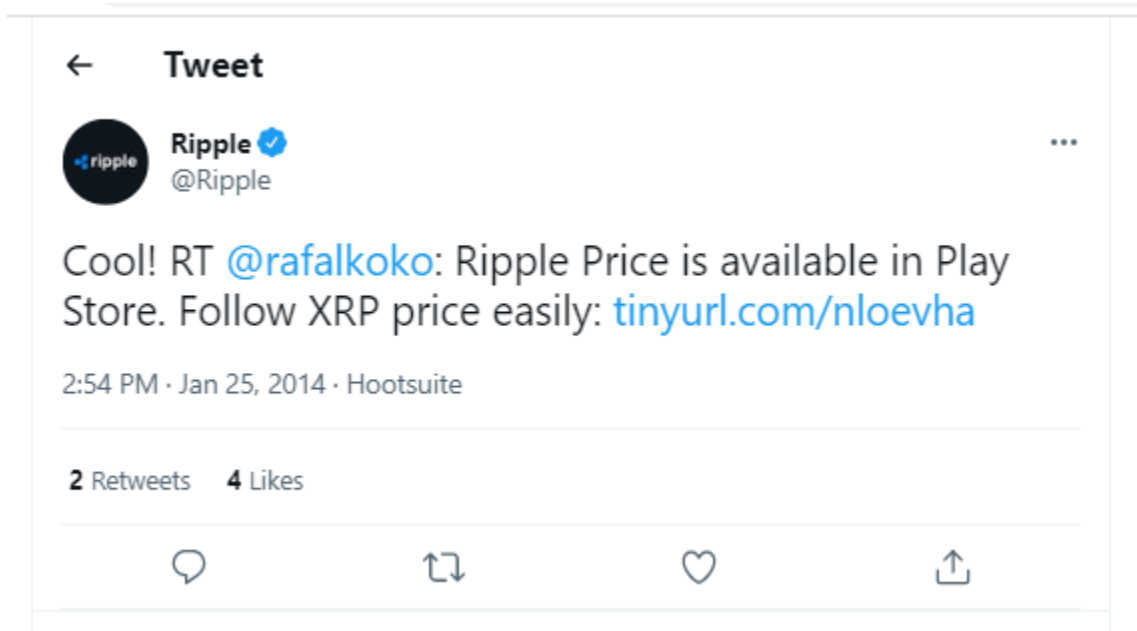
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<https://twitter.com/chrislarsensf/status/427167572908605440>


 **Tweet**





Chris Larsen  @chrislarsensf · Jan 23, 2014


[#Ripple](#)'s distributed exchange & the [#HFT](#) arms race bit.ly/1hnlu1e


 2

 1













Josh Allen Is My God @ImOpenSource · Jan 23, 2014


[@chrislarsensf](#) Do you consider [@Ripple](#) still in beta? and if so, when is your goal to bring it out of beta?


 1














Chris Larsen  @chrislarsensf





Replying to [@ImOpenSource](#)


[@ImOpenSource](#) Ripple is still in beta. No ETA to report as to when it'll be out of beta.

2:54 PM · Jan 25, 2014 · Hootsuite









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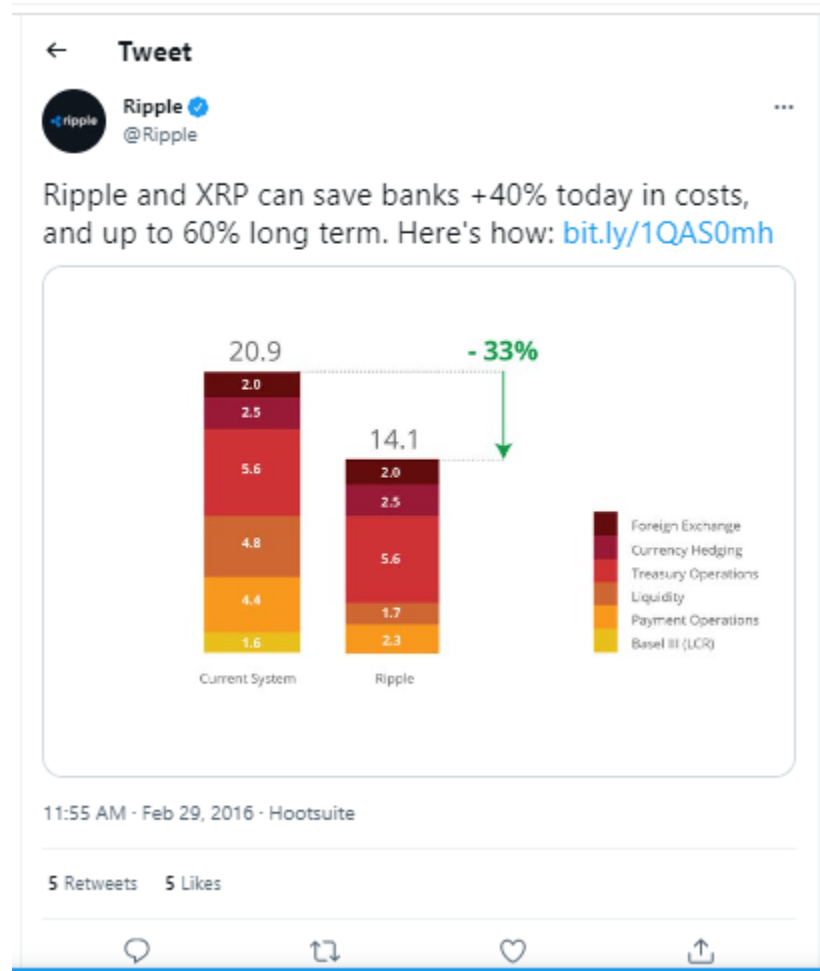
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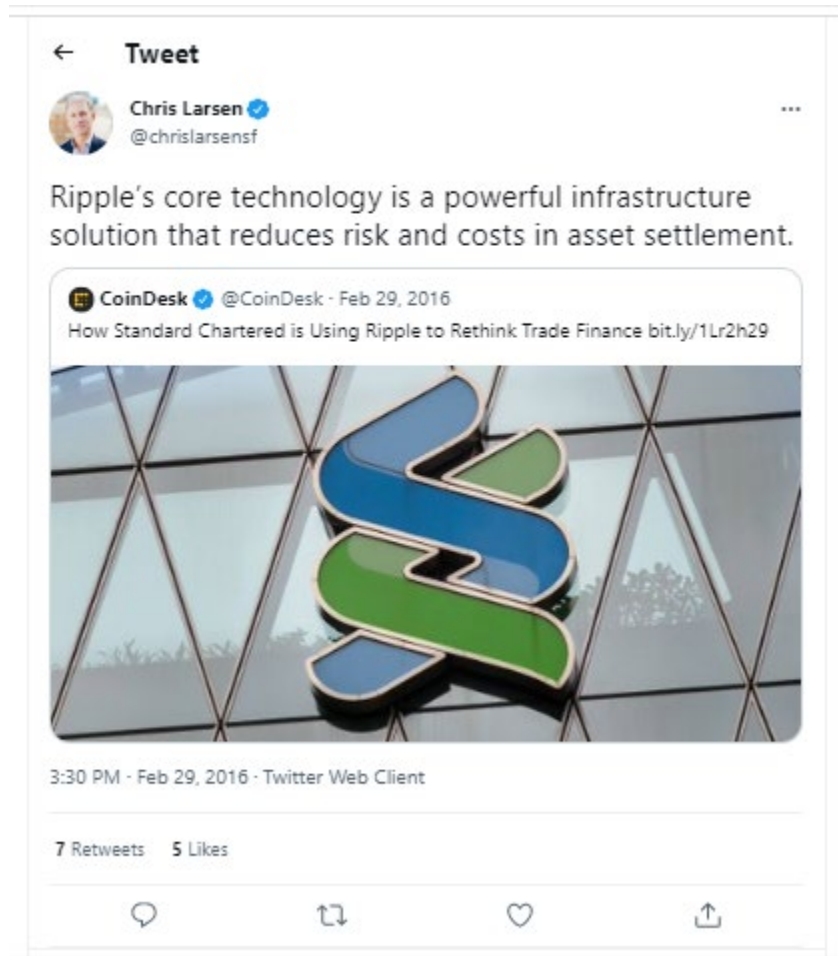
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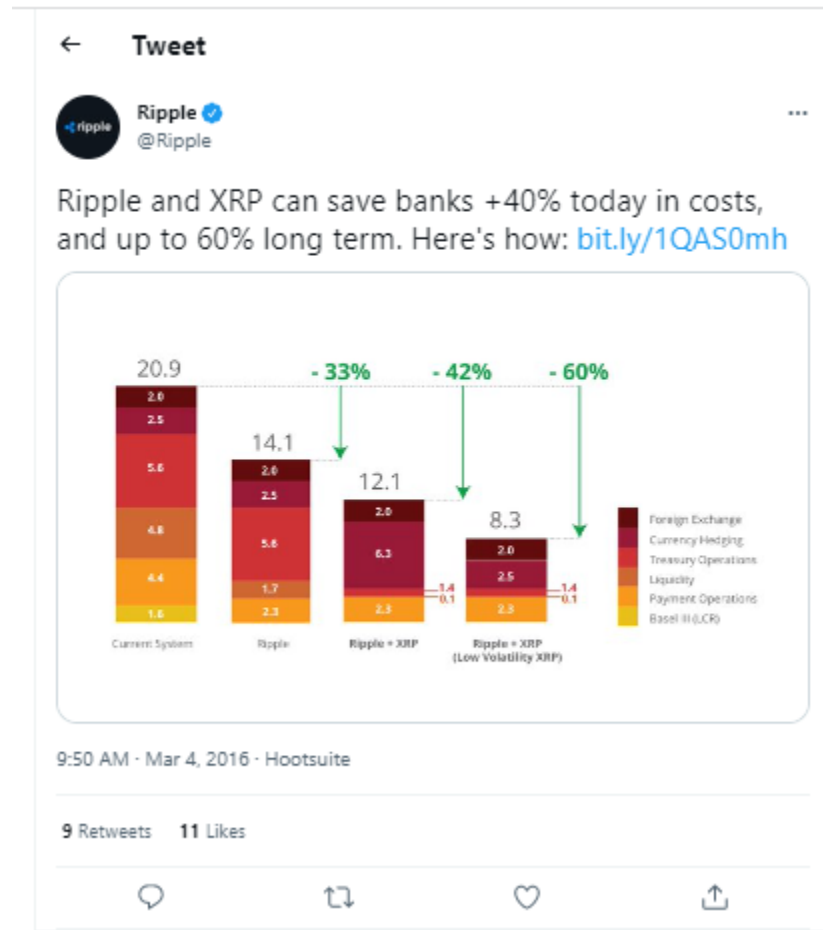
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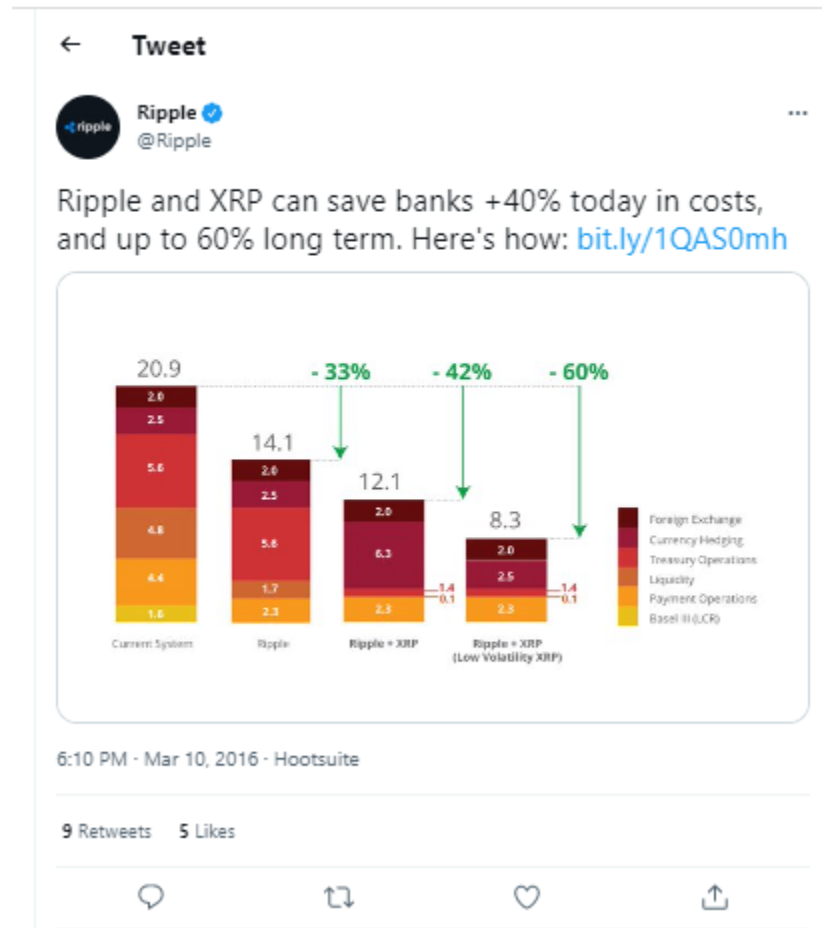
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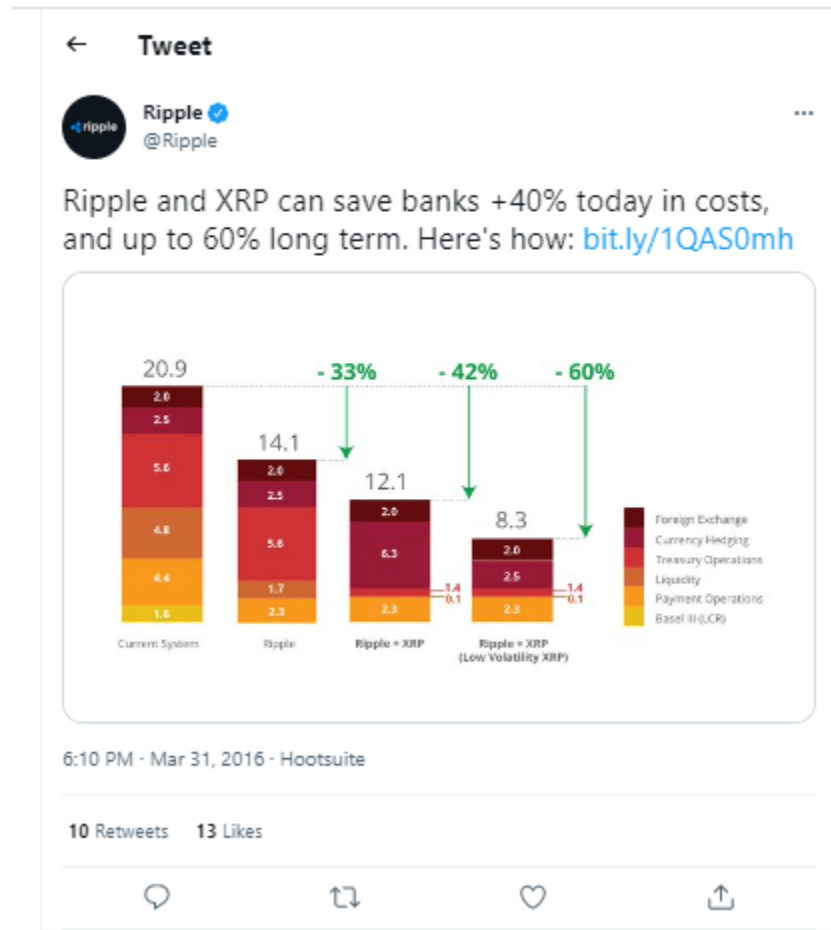
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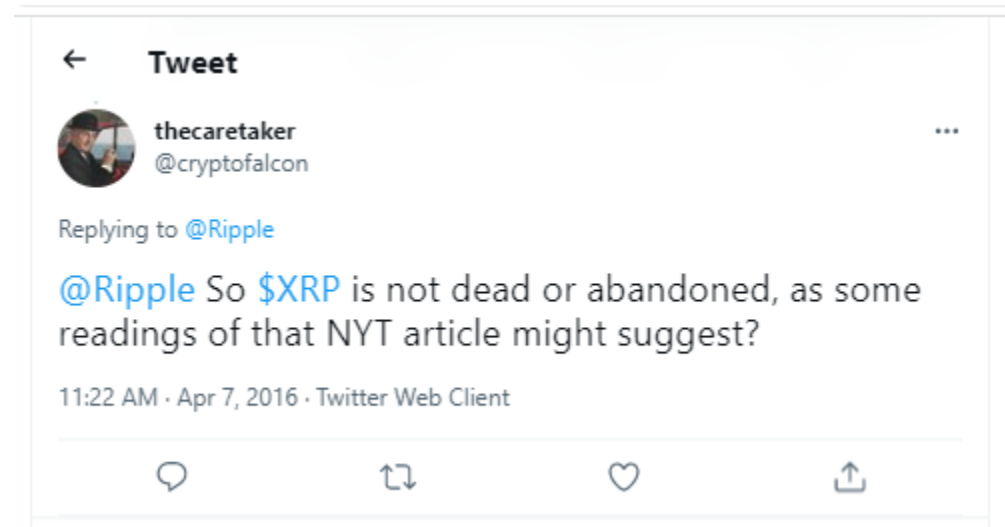
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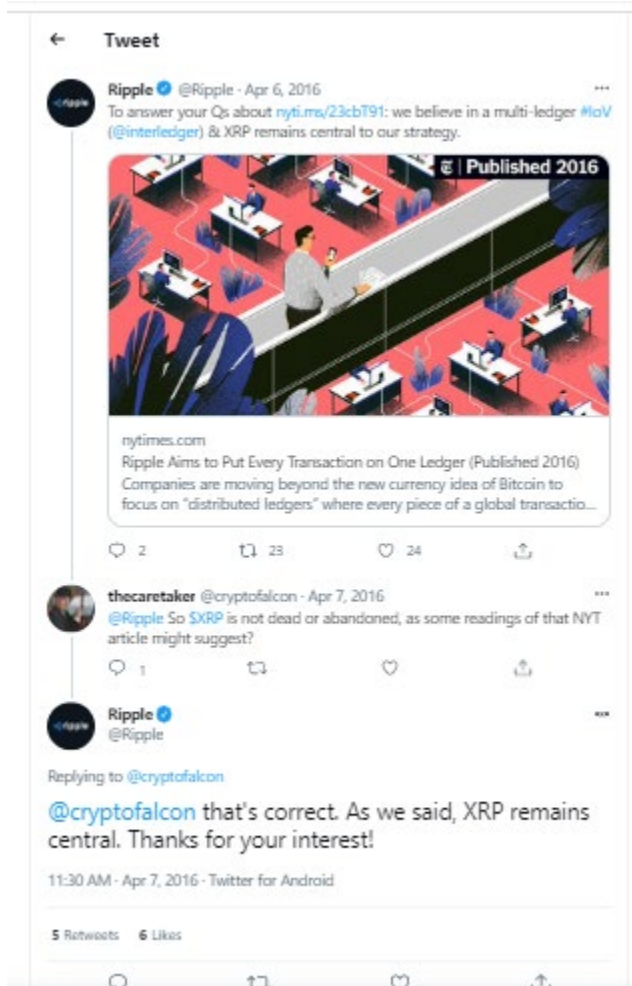
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<https://twitter.com/JoelKatz/status/762102436664254464?s=20>





 **Tweet**


**Kraken Futures** @KrakenFutures · Aug 6, 2016 ***
We'll be listing a Futures with 8x leverage on XRP:USD and a Futures with 5x leverage on XRP:XBT, currently testing. twitter.com/ClemondNFlinch...

This Tweet is unavailable.

 1  21  20 

**Jeremy Butler** @jeremyqbutler · Aug 6, 2016 ***
I'm new to crypto.. what does that mean? "We'll be listing a Futures with 8x leverage on XRP"

 1   

**David Schwartz** ✓ @JoelKatz ***
Replying to @jeremyqbutler and @CryptoFLtd
Now you can only buy XRP -- long with no leverage.
This offers both long and short positions and with leverage.
9:45 PM · Aug 6, 2016 · Twitter Web Client

2 Likes

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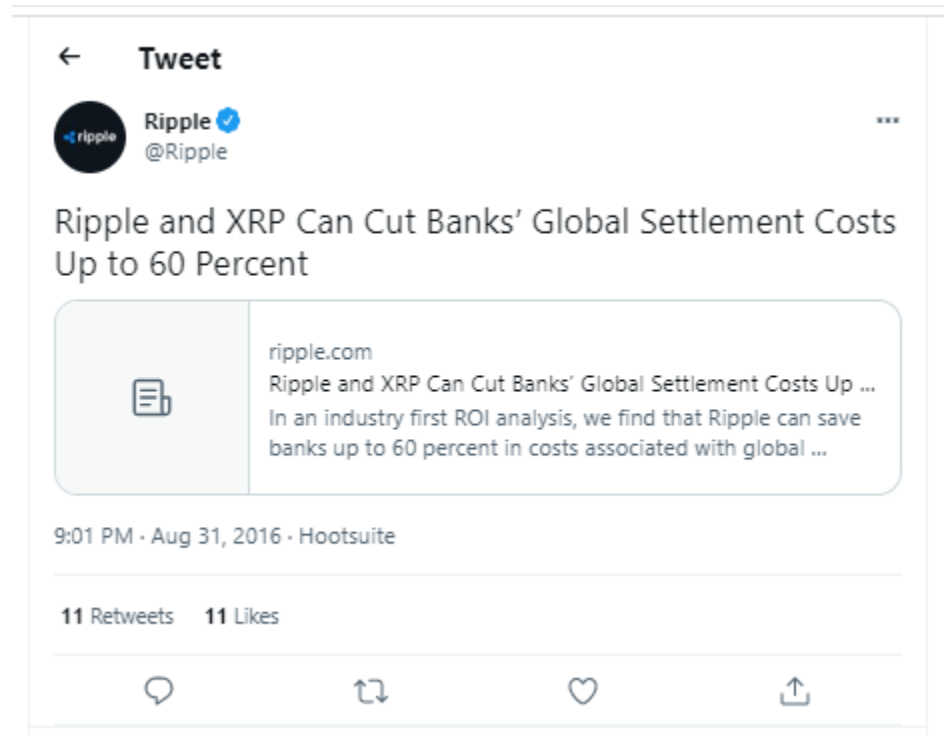
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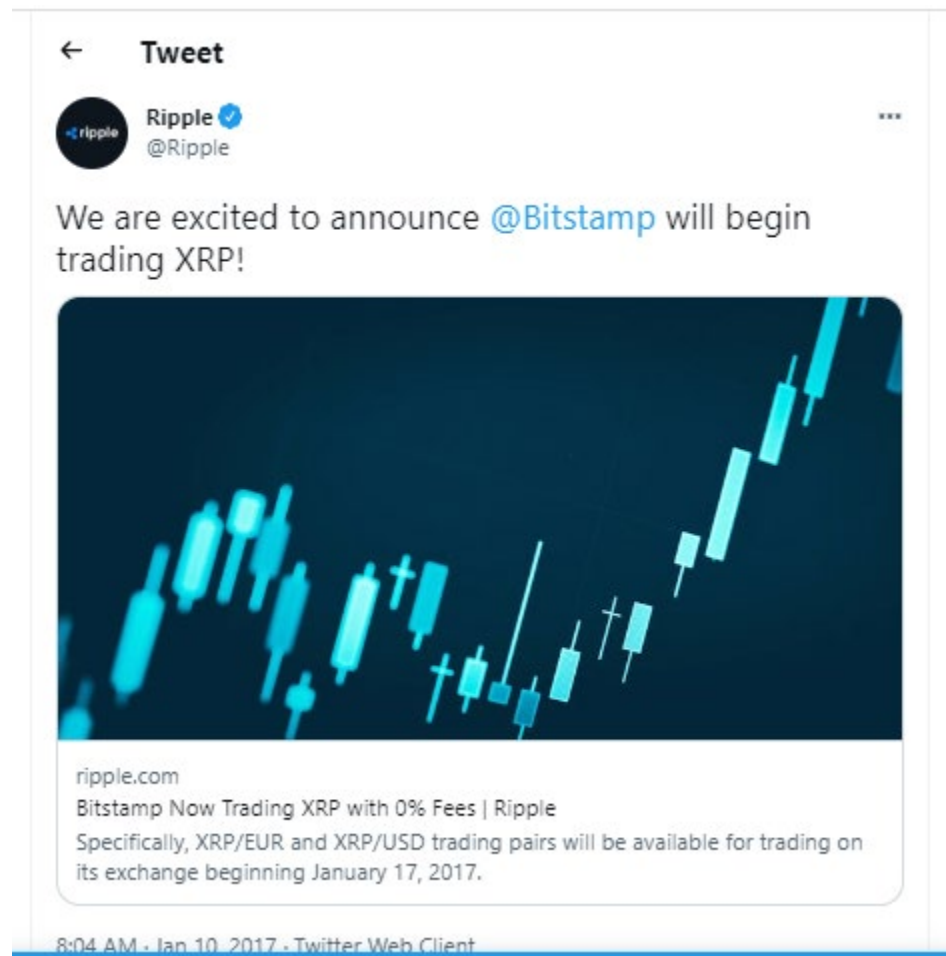
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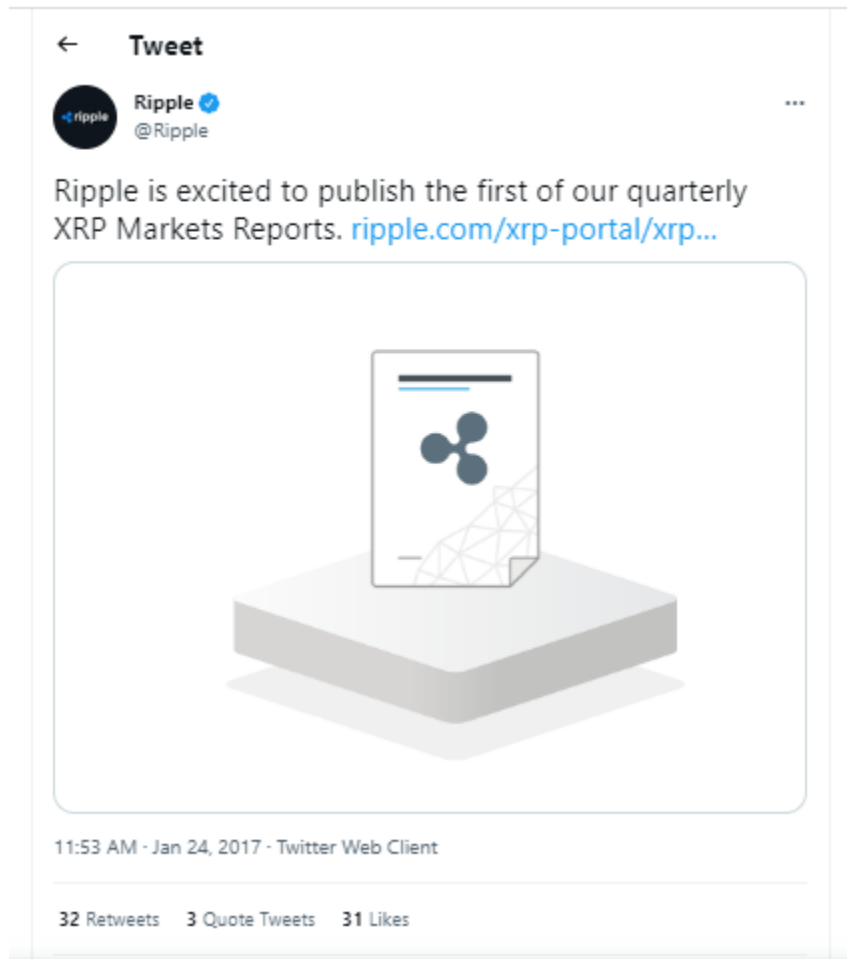
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<https://mobile.twitter.com/miguelvias/status/831984618639220736>



Tweet



Miguel Vias

@miguelvias



So psyched to work with Bitgo! Great opportunity for XRP to expand it's reach in 2017. [@xrpchat](#) [@Ripple](#) [@BitGo](#)

ripple.com/insights/bitgo...

4:52 PM · Feb 15, 2017 · Twitter for Android

6 Retweets

1 Quote Tweet

19 Likes



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<https://twitter.com/Ripple/status/840604989235970048?s=20>



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<https://twitter.com/bgarlinghouse/status/841471973553250304?s=20>

 **Tweet**



Brad Garlinghouse 

@bgarlinghouse

#Bitcoin  -ers wanted to have their cake and eat it too! SEC sees through it. Can't pick and choose when you want to be pro/anti regulation
[twitter.com/readDanwrite/s...](#)

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10:12 PM · Mar 13, 2017 · Twitter Web Client

5 Retweets

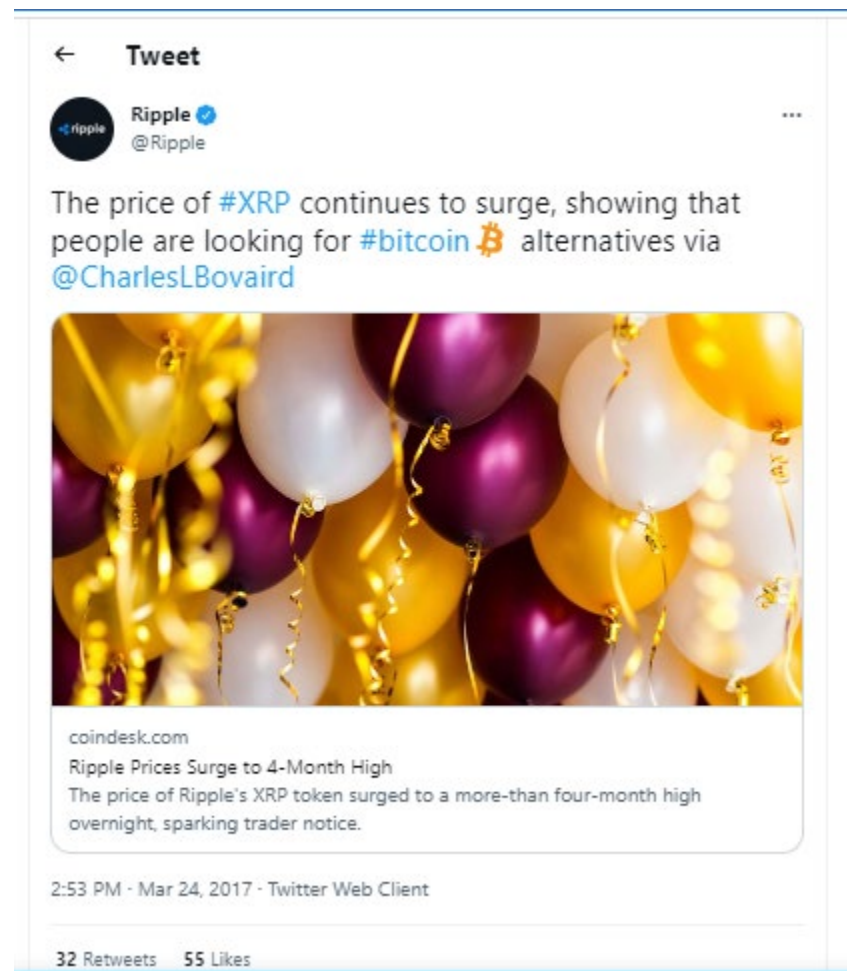
15 Likes



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<https://twitter.com/bgarlinghouse/status/851588804997677056>

 **Tweet**

 Brad Garlinghouse Retweeted

 **Miguel Vias** ...
@miguelvias

1)Guys is this [#fakenews](#) if it doesn't include the TOP digital asset in market cap growth over past 4 weeks???
[#XRP](#) [@iamjosephyoung](#) [@xrpchat](#)

7:21 PM · Apr 10, 2017 · Twitter Web Client

11 Retweets **24** Likes

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<https://twitter.com/migueltias/status/851575950777106432?s=20>



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<https://twitter.com/bgarlinghouse/status/851588873780158465>



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<https://twitter.com/miguelvias/status/851576182411739136?s=20>

← Tweet



Miguel Vias
@miguelvias

...

2) [#XRP](#) up nearly 500% year to date. April volume already \$700 million!
cointelegraph.com/news/investors... [#xrpthestandard](#)
[@xrpchat](#)



cointelegraph.com

Investors Who Missed Bitcoin Rally Go for Ether, Monero, Litecoin

Traders of bitcoin often leap from one digital currency to another, spreading their investments across popular currencies such as Ethereum's Ether (ETH), ...

7:22 PM · Apr 10, 2017 · Twitter Web Client

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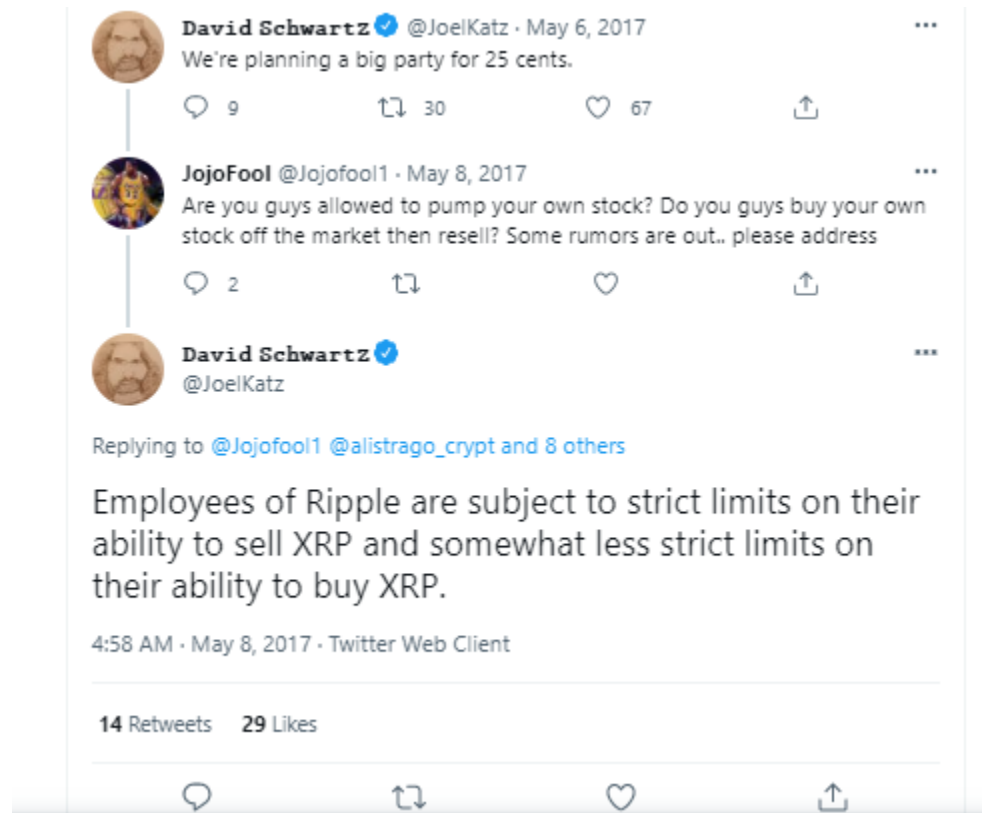
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<https://twitter.com/JoelKatz/status/864512309674168320?s=20>

 **Tweet**



David Schwartz 
@JoelKatz



Yes, the rumors were true.

 **Ripple**  @Ripple · May 16, 2017

We're placing 55B #XRP into a cryptographically secured escrow account to establish certainty around #XRP supply. ripple.com/insights/ripp...

12:06 PM · May 16, 2017 · Twitter Web Client

16 Retweets

2 Quote Tweets

51 Likes



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<https://twitter.com/miguelvias/status/864631197221224448?s=20>


Tweet



Miguel Vias
 @miguelvias

...

XRP is the largest digital asset by market cap in the world. Wow. @JoelKatz @Ripple @xrpchat #xrpthestandard #truth



Search 

	Market Cap	Total Supply	Volume 24hr	% Change
6 USD	28,529,440,722 USD	16,334,140	516,940,000 USD	+ 0.78 %
4 USD	33,484,044,702 USD	99,999,425,705	398,310,000 USD	+ 30.76 %
1 USD	1,128,811,254 USD	51,137,000	315,060,000 USD	- 5.3 %
1 USD	8,212,900,000 USD	91,669,000	189,570,000 USD	- 2.39 %
67 USD	5,050,600,000 USD	100,080,000,000	92,129,127 USD	+ 16.08 %

7:58 PM · May 16, 2017 · Twitter for Android

38 Retweets 2 Quote Tweets 67 Likes






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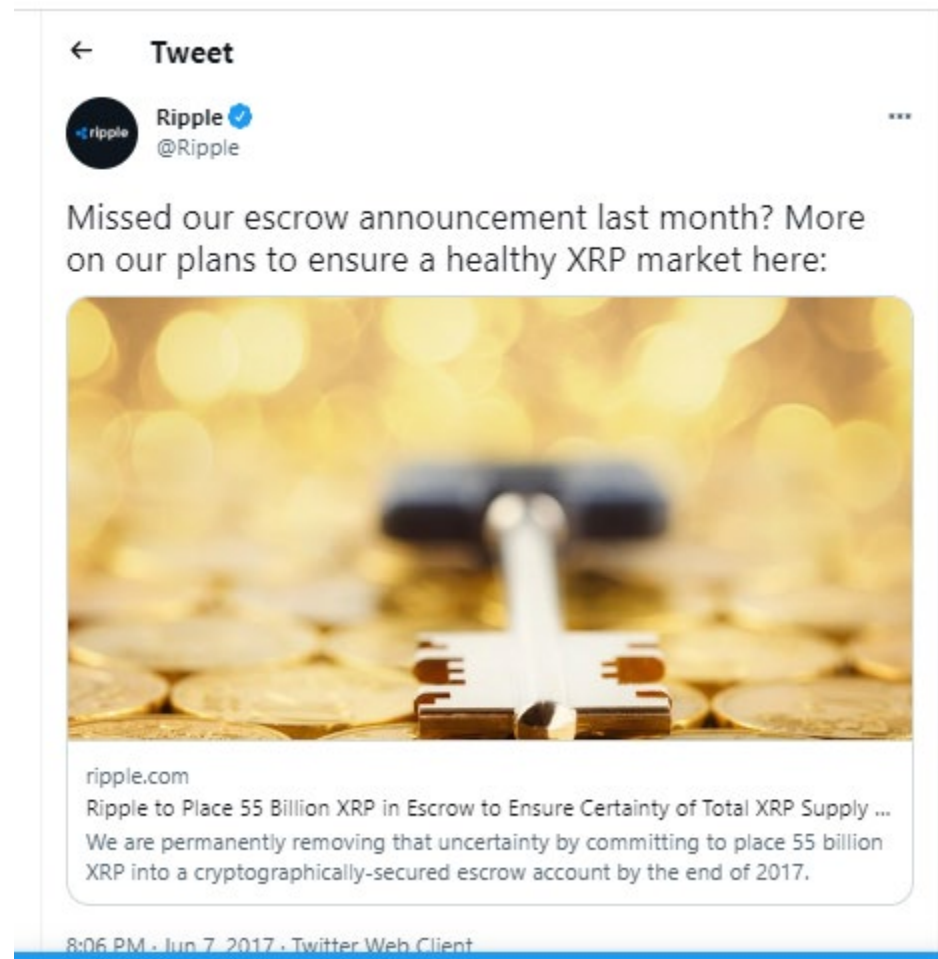
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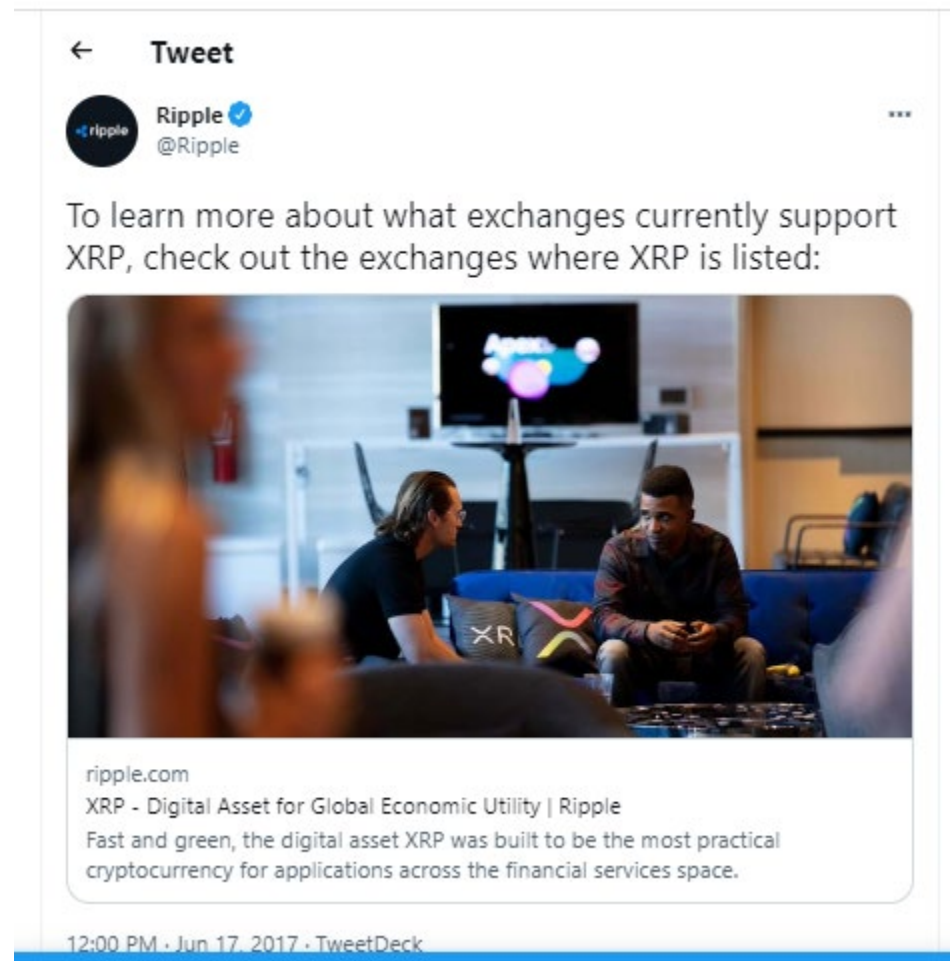
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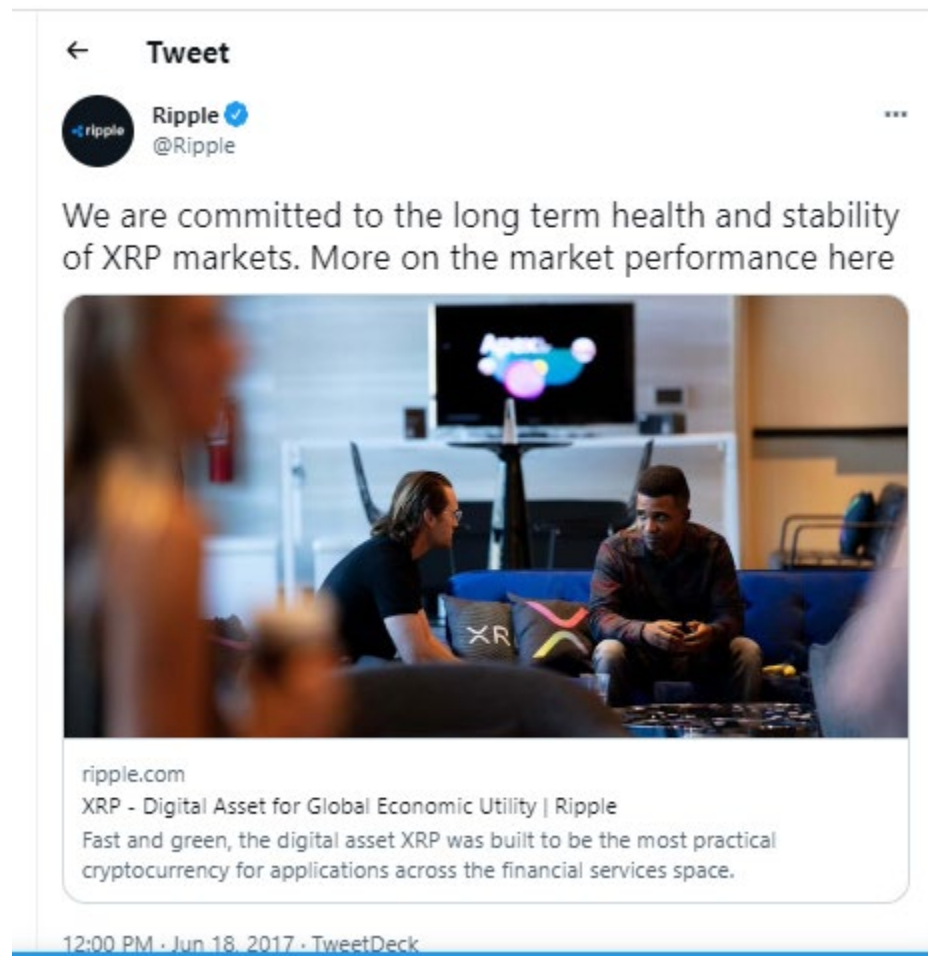
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Ripple

@Ripple

...

#XRP- up 4000% this year- has shown the market favors a real use case for #digitalassets @AkikoFujita interviews @bgarlinghouse on the topic



Akiko Fujita

@AkikoFujita · Jun 28, 2017

"Digital assets are in a position to be more valuable than gold." My conversation with @Ripple CEO @bgarlinghouse @CNBCi

LIVE
SAN FRANCISCO



Watch again

ASSESSING THE VALUE OF CRYPTOCURRENCIES

0:00 17.9K views

5:03 PM · Jun 29, 2017 · Twitter Web Client

116 Retweets

4 Quote Tweets

208 Likes

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<https://twitter.com/bgarlinghouse/status/937856282219888640?s=20>

 **Tweet**





Brad Garlinghouse ✓
@bgarlinghouse

...

Latest from [@theinformation](#) nails it. Real utility is critical

"...specific vertical use cases like bank-to-bank cross border payment rails where specific crypto currencies make a lot of sense...Ripple's XRP currency has a clear and valuable place in the ... market."

**sam lessin**  @lessin · Dec 4, 2017

I spent some time this weekend generating 14 predictions about the crypto-currency world for 2018.

It is going to be an interesting year & I am excited to see how these bets pan out in a year

go.theinformation.com/24c8c60c739b8e...

8:28 PM · Dec 4, 2017 · Twitter Web Client

125 Retweets

5 Quote Tweets

344 Likes

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PX 506.099

<https://twitter.com/bgarlinghouse/status/937750082346086400?s=20>

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Brad Garlinghouse 
@bgarlinghouse 

Anyone surprised by the latest SEC action isn't paying attention. I sound like a broken record, but regulators aren't going away + other fraudulent ICOs will have a similar fate

**Paul Vigna**  @paulvigna · Dec 4, 2017

SEC's Cyber Unit takes first enforcement action against an ICO, charges Canada's PlexCorp and Dominic Lacroix with fraud.

1:26 PM · Dec 4, 2017 · Twitter Web Client

115 Retweets

6 Quote Tweets

367 Likes



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<https://twitter.com/Ripple/status/938933967956389889?s=20>



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<https://twitter.com/bgarlinghouse/status/940805844035342337?s=20>



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PX 506.103

<https://twitter.com/bgarlinghouse/status/940718758481485825?s=20>

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Brad Garlinghouse 
@bgarlinghouse 

I applaud Jay Clayton and the SEC for making the risks of ICOs clearer in their statements. "Many of these assertions appear to elevate form over substance." Or as I like to say - it's all sizzle, no steak!

 **U.S. Securities and Exchange Commission**  @SECGov · Dec 11, 2017

Statement: Statement on Cryptocurrencies and Initial Coin Offerings
[ow.ly/s1IE50fF0d7](https://www.sec.gov/ow.ly/s1IE50fF0d7)

[Show this thread](#)

6:03 PM · Dec 12, 2017 · Twitter Web Client

68 Retweets

1 Quote Tweet

251 Likes



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PX 506.105

<https://twitter.com/bgarlinghouse/status/940802638303711232>



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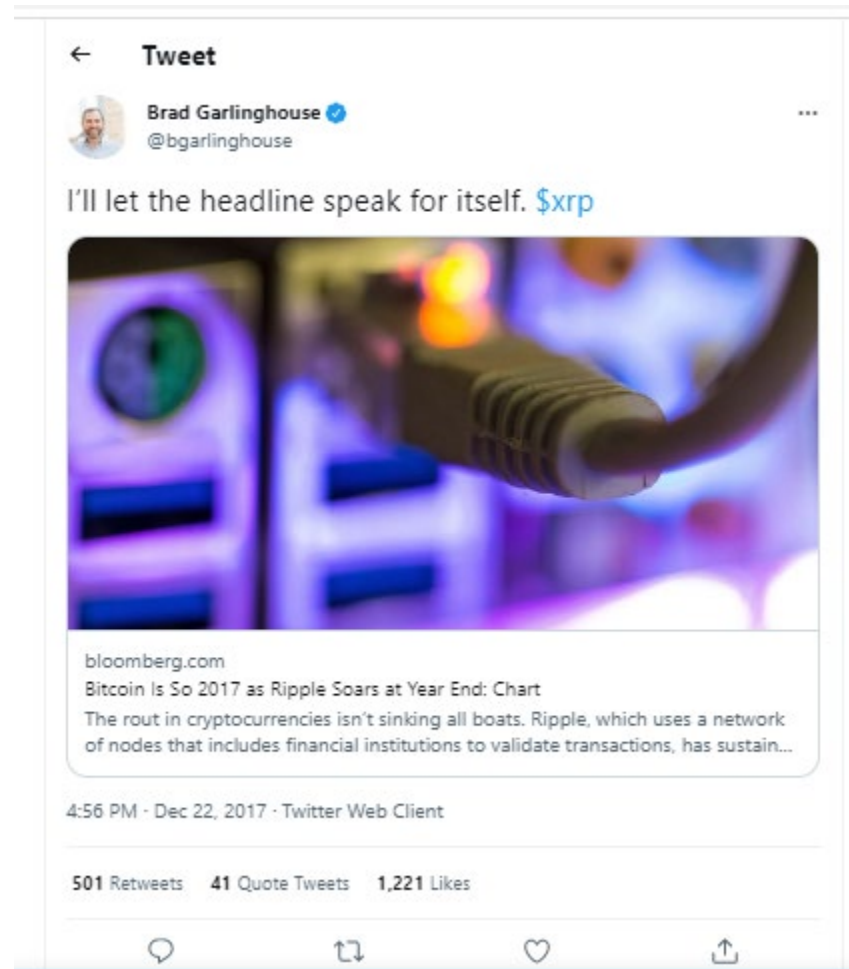
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PX 506.109

<https://twitter.com/bgarlinghouse/status/944325257514455040?s=20>

 **Tweet**



Brad Garlinghouse 
@bgarlinghouse 

Props to [@chengevelyn](#) – one of the first to go beyond the surface and catch the stats that prove [\\$XRP](#) is the best performing digital asset in 2017!

[#realutility](#)

 **CNBC**  @CNBC · Dec 21, 2017

Bitcoin falls by more than \$2,000 in 12 hours cnb.cx/2BwpGzO

4:54 PM · Dec 22, 2017 · Twitter Web Client

116 Retweets

6 Quote Tweets

383 Likes



PX 506.110

PX 506.110

<https://twitter.com/bgarlinghouse/status/949346890046255104?s=20>

 **Tweet**



Brad Garlinghouse 
@bgarlinghouse 

Was a pleasure speaking with [@paulvigna](#) about [\\$XRP](#) and [@Ripple](#) – this is a fair and balanced piece I can get behind.

 **The Wall Street Journal**  @WSJ · Jan 5, 2018

While sharp price moves have become the norm among virtual currencies, Ripple's 1,184% surge is surprising because of its differences with bitcoin
on.wsj.com/2EcZQhs

1:28 PM · Jan 5, 2018 · Twitter Web Client

623 Retweets

27 Quote Tweets

1,897 Likes



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<https://twitter.com/bgarlinghouse/status/953676992313872384?s=20>



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<https://twitter.com/bgarlinghouse/status/971815090109337602?s=20>

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Brad Garlinghouse 
@bgarlinghouse 

In context of yesterday's SEC statement(s), I hear some in crypto talk about the current "regulatory uncertainty."

What's uncertain?!

SEC's statements have been consistent and clear. "Regulatory uncertainty" is just a euphemism for "we wish we could ignore SEC regulations."

1:29 PM · Mar 8, 2018 · Twitter Web Client

552 Retweets

39 Quote Tweets

1,893 Likes



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<https://twitter.com/laurashin/status/981675304711110656>



PX 506.114

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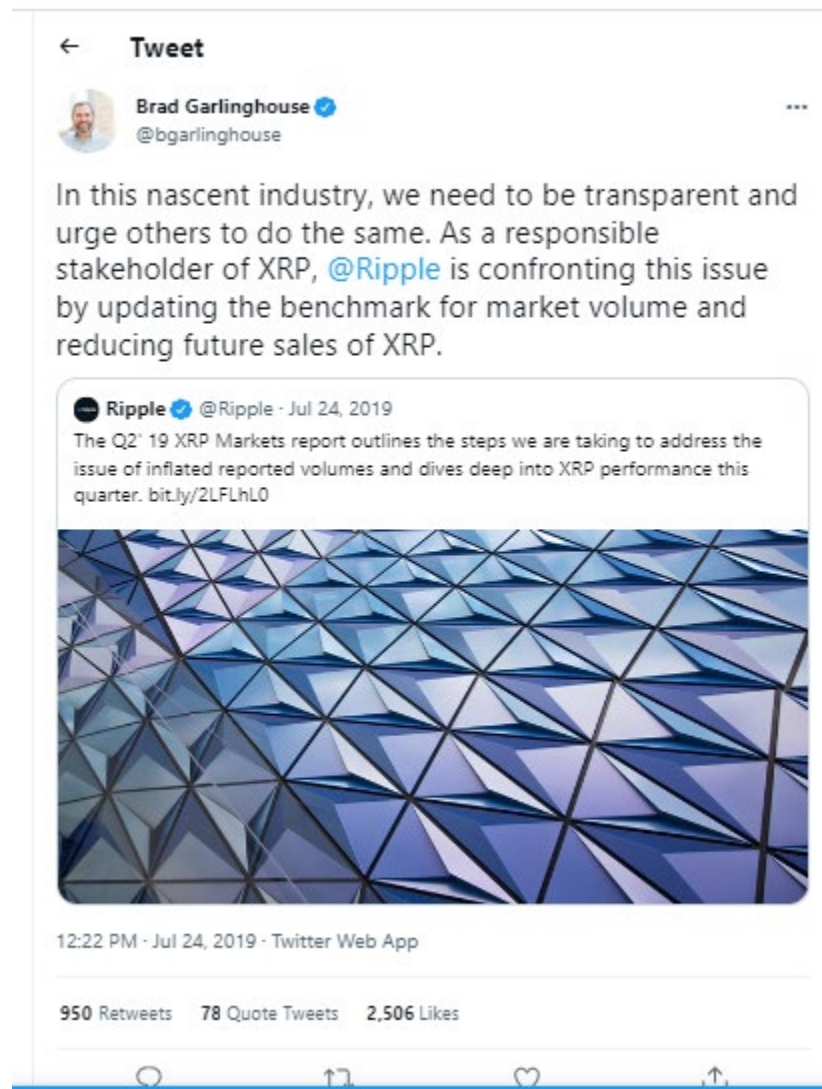
<https://twitter.com/ripple/status/984061347078987776>



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<https://twitter.com/bgarlinghouse/status/1154064322475233280?s=20>



PX 506.116

PX 506.116

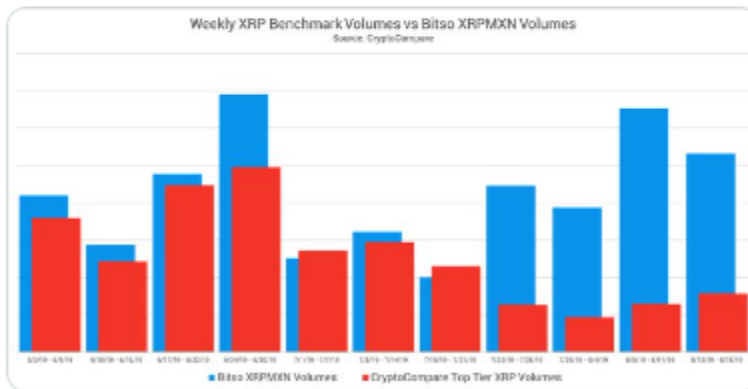
<https://twitter.com/BreMadigan/status/1164708850458595328>

← Tweet

**Breanne (Malloy) Madigan**
@BreMadigan

...

New (and notable) data shows that although overall XRP trading volume was down nearly 65%, XRP/MXN volumes on Bitso went up more than 25% - during the same period of time that MoneyGram payments into Mexico using XRP went live. A real use case driving real volume.



9:20 PM · Aug 22, 2019 · Twitter for iPhone

283 Retweets 29 Quote Tweets 765 Likes

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PX 506.117

<https://twitter.com/BreMadigan/status/1187759022683967488?s=20>



PX 506.118

PX 506.118

<https://twitter.com/ashgoblue/status/1232480844847017985?s=20>



Thread



Asheesh Birla ✓
@ashgoblue

...

Always with the hysteria...first, Ripple and MGI are strategic partners - we are building new infrastructure together. This market development requires a ton of work, effort, and resources. Surprise, that costs money!
1/3

**CoinDesk** ✓ @CoinDesk · Feb 25, 2020

Payments firm @Ripple has given @MoneyGram over \$11 million dollars in the past half year on top of its existing stake, according to regulatory filings with the Securities and Exchange Commission. coindesk.com/moneygram-got-...

@realDannyNelson reports

8:41 PM · Feb 25, 2020 · Twitter Web App

225 Retweets

35 Quote Tweets

945 Likes









PX 506.119

PX 506.119

<https://twitter.com/JonErlichman/status/941354964227522561?s=20>

Jon Erlichman ✓
@JonErlichman

...

"I'm very very long XRP"

~ @Ripple CEO @bgarlinghouse on his own investment in the cryptocurrency:

DEC 14 09:16 CT

OIL (JAN) 56.64 +0.04

NAT GAS (JAN) 2.69 -0.03

GASOLINE (JAN) 1.66 +0.02

DON'T MISS OVERSEAS MARKETS

SAN FRANCISCO
BRAD GARLINGHOUSE
CHIEF EXECUTIVE OFFICER, RIPLE

CANADIAN HOUSEHOLD DEBT RATIO HIT RECORD 171.1% IN THIRD QUARTER

FLYER INDUSTRIES (NFI) 54.46 ▲ 0.01 NOVAGOLD (NG) 4.6

H 1:31 34.9K views 113.56 ▲ 0.04 AGILENT TECH (A) 66.84

BNN
BUSINESS NEWS NETWORK

Ripple CEO on the rapid rise of XRP

Ripple CEO Brad Garlinghouse speaks with BNN's Jon Erlichman about XRP's rapid rise and his own investment position

12:11 PM · Dec 14, 2017 · SnappyTV.com

241 Retweets 35 Quote Tweets 515 Likes



00001

1 UNITED STATES SECURITIES AND EXCHANGE COMMISSION

2

3 In the Matter of:)

4) File No. NY-09875-A

5 RIPPLE)

6

7 SUBJECT: @ripple ceo @bgarlinghouse on his

8 own investment -

9 PAGES: 1 through 5

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18 VIDEO TRANSCRIPTION

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24 Diversified Reporting Services, Inc.

25 (202) 467 9200

00002

1 P R O C E E D I N G S

2 @ripple ceo @bgarlinghouse on his

3 own investment -

4 MR. GARLINGHOUSE: In the late nineties, the

5 East Coast and some of the institutional kind of

6 establishment, they were shorting Amazon. The West

7 Coast was going long Amazon. You know, today Amazon is

8 one of the most valuable companies on the planet.

9 I think there's a movement happening.

10 There's a change happening in terms of what digital

11 assets, what blockchain represents, to how financial

12 systems can work; whether it's securities trading,

13 whether it's even trade finance. I mean, there's many

14 different use-cases.

15 Ripple has focused on payments. We've gotten

16 a lot of traction there. So I understand why she says

17 that. But it all comes back to that comment I made

18 earlier about utility. If digital assets are solving a
19 real problem, these are big market opportunities, then
20 digital assets are going to have a lot of value.

21 MR. ERLICHMAN: I just want to ask you a
22 question about secrecy. I mean, here you are. You're
23 the CEO of this business that is embracing blockchain.
24 You have your own cryptocurrency. We were reminding
25 viewers this week, you know, a few years ago, I was out
00003

1 trying to determine if this guy in Temple City,
2 California, was the creator of bitcoin. Turned
3 out that he wasn't. But it is still a mystery
4 who, if there is a particular person, is behind
5 bitcoin.

6 Since you're right in front of me and a
7 lot of people are trying to figure out about, you
8 know, should I invest in this cryptocurrency or
9 that one. Are you personally invested in XRP? With
10 this run-up, are you taking profits on that
11 investment, if you have one, I mean, and the
12 purposing of having some transparency around what's
13 going on right now?

14 MR. GARLINGHOUSE: I am, you know, doing
15 transparent. I'm long XRP. I'm very, very long XRP as
16 a percentage of my personal, you know, balance sheet.
17 I'm also long bitcoin.

18 I'm not long some of the other assets because
19 it is not clear to me, you know, what's the real
20 utility. What problem are they really solving. And
21 there's so many digital assets where I think there's
22 just -- the hype and reality is a little bit out of
23 balance. Over time, hype and reality come into
24 equilibrium, and I think prices will adjust to reflect
25 that.

00004

1 But, again, it goes back to if you're solving
2 a real problem as it's a scaled problem, then I think
3 you have a huge opportunity to continue to grow that --
4 (End of video.)

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1 TRANSCRIBER'S CERTIFICATE

2

3 I, Cathy McElrath-Carr, hereby certify that the
4 foregoing transcript consisting of 4 pages is a
5 complete, true and accurate transcription of all
6 matters contained on the recorded proceedings, @ripple
7 ceo @bgarlinghouse on his own investment, File Number
8 NY-09875.

9

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11 _____
Transcriber

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PX 506.120

PX 506.120

<https://twitter.com/JoelKatz/status/1236389439221297152>

 **Tweet**



BAAL @BAAL01197376 · Mar 7, 2020 ...

Question from a newby. What can cause XRP to be created or destroyed besides the transaction protocol or forking? Can it be frozen/locked out?
[@JoelKatz](#) [@digitalassetbuy](#) [@XrpMr](#) [@XRP_OWL](#) [@XRPcryptowolf](#)
[@cryptoWZRD_](#)

 7   17 



David Schwartz  ...

@JoelKatz

Replying to [@BAAL01197376](#) [@digitalassetbuy](#) and 4 others

There's no mechanism in the software to create XRP and safeties to prevent it from being created by a bug or trick. There's no freeze or lock for other people's XRP since nobody would be entitled to that capability. You can easily lock or destroy your own XRP if you wish.

3:33 PM · Mar 7, 2020 · Twitter Web App

39 Retweets **1** Quote Tweet **262** Likes

PX 506.121

PX 506.121

<https://twitter.com/joelkatz/status/1306438693176049665>

**David Schwartz**  
@JoelKatz

Replying to [@JoelKatz](#) [@bitcoinlobo](#) and 2 others

It is misleading to say Ripple had "nothing to do with the creation of XRP". The people who created XRP are pretty much the same as the people who created Ripple and they created Ripple originally to, among other things, distribute XRP.

11:43 PM · Sep 16, 2020 · Twitter Web App

13 Retweets · 6 Quote Tweets · 101 Likes



**Nash Scorsese** [@NashScorsese](#) · Sep 17, 2020 
Replying to [@JoelKatz](#) [@bitcoinlobo](#) and 2 others
I always thought that Ryan, in 2012, founded the OpenCoin Corporation. Then came the RTXP, and XRP after. Ripple labs wasn't formed until 2013. That would indeed mean the company didn't exist, when XRP was created. Don't know how accurate I am though.

1 · 1 · 8 · 

**David Schwartz**  [@JoelKatz](#) · Sep 17, 2020 
Ryan built the original "RipplePay" or "Ripple Classic" system. It predates blockchain. We started OpenCoin in 2012 and later renamed to Ripple. 1/2

1 · 8 · 65 · 

 [Show replies](#)

PX 506.122

PX 506.122

<https://twitter.com/bgarlinghouse/status/1166455844172525568>

← Thread

Brad Garlinghouse @bgarlinghouse · Aug 27, 2019 ...

I'm always struck by the questionable sources (i'm being generous here) spreading FUD about #XRP and @Ripple. Even more so over the last few weeks (Ripple's XRP sales, litigation etc).... thus, I feel compelled to comment

374 1,275 3,563

Brad Garlinghouse @bgarlinghouse · Aug 27, 2019 ...

1/ As a defendant in the class action lawsuit, I won't get into the details (response from Ripple is coming soon). I will say: SEC guidance isn't issued by the Commission and isn't law, rule or regulation. It's clear XRP is not a security and the UK and others have said as much.

46 390 1,985


Brad Garlinghouse @bgarlinghouse · Aug 27, 2019 ...

2/ XRP sales are about helping expand XRP's utility - building RippleNet & supporting other biz building w/XRP ie Dharma & Forte. Reality is we DECREASED our sales by volume Q/Q and since then the inflation rate of XRP circulating supply has been lower than that of BTC and ETH.

111 369 2,091

Brad Garlinghouse @bgarlinghouse ...

3/ @Ripple continues to set industry standards in reporting and transparency (one example is our quarterly markets report). We lay it all out, and it's not our "view" but fact. [@business.ripple.com/insights/q2-20...](https://business.ripple.com/insights/q2-20...) @bloomberg





ripple.com
Q2 2019 XRP Markets Report | Ripple
Ripple publishes the quarterly XRP Markets Report to provide regular updates on the state of the market, including quarterly programmatic and institutional ...


5:01 PM · Aug 27, 2019 · Twitter Web App

PX 506.123

<https://twitter.com/joelkatz/status/905152430035238912?lang=en>


Tweet



David Schwartz 

 @JoelKatz

...

Replying to [@Ripple_XRP1](#)

A higher price for [#XRP](#) would help [@Ripple](#) several ways:

The most obvious benefit to Ripple of an increased price for XRP is that it increases the value of Ripple's XRP. This means that Ripple has a greater ability to incentivize partners and liquidity. It also means that Ripple can raise more revenue by selling XRP.

Indirectly, more value almost always means more liquidity and trade volume. XRP already has each of the other characteristics needed to be a good intermediary asset, but it will be initially limited by the available liquidity. Greater liquidity will give Ripple more flexibility to target larger corridors.

Also, to some extent Ripple's success is limited by people's perception of Ripple's success. If you think Ripple's payment technology is going to be the next big thing, you'll be willing to invest the money and resources needed to implement and deploy it. If you think Ripple is a scam, you're not going to integrate it or perhaps even look at it. Whether it makes sense or not, XRP's price is seen as a measure of Ripple's success or likelihood of future success.

It is also important that it not be terribly expensive to hold XRP. A higher price will mean that a similarly-sized sell will produce less volatility. So a higher price could mean a lower cost to hold XRP. So long as XRP's general price direction is up, the volatility can be hedged without much difficulty.

When bitcoins sold for \$1, you couldn't really use them to buy or sell a house. You can now. Bigger transactions require bigger value. The higher the price of XRP, the larger the payments Ripple can target.

When you're expecting exponential growth, even a small increase in your starting point can pay huge dividends down the line.

3:35 PM · Sep 5, 2017 · Twitter Web Client

510 Retweets **117** Quote Tweets **1,160** Likes

